

Information regarding your employee benefits is shown on the LES that you receive on a biweekly basis from the Defense Finance and Accounting Service (DFAS). It is important that you read your LES regularly to ensure that the deductions are correct. Everyone's LES will be different depending upon retirement coverage, benefit elections and salary.

The following information is provided to help you understand the benefits information on your LES. A sample LES (11/99 version) is attached. The sample is not a complete LES, just a sample of typical benefits information.

HEALTH INSURANCE

If you elected to participate in Federal Employees Health Benefits (FEHB) the withholdings are shown under the DEDUCTIONS section of the LES and will be listed as FEHB. The enrollment code will also be listed and will match the enrollment code shown on your most recent SF 2809, Employee Health Benefits Election Form. In the sample LES current FEHB deduction is \$30.04 for an enrollment code of 104 - Blue Cross Standard Option Self Only. The year to date withholdings for FEHB are \$87.90.

Medicare deductions are automatically withheld for all employees. The withholdings are shown under the DEDUCTIONS section of the LES and are listed as MEDICARE. In the sample LES current withholding for Medicare is \$19.22 (year to date withholdings are \$56.79).

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FEGLI)

If you have elected FEGLI the withholdings are listed under the DEDUCTIONS section of the LES. Basic Life Insurance is shown as FEGLI. Your enrollment code will be listed and will match Block 27 on your SF 50 Notification of Personnel Action. Withholdings for Options A, B and C are listed separately from the Basic Life under the heading FEGLI OPTNL. In the sample LES, current withholding for Basic Life is \$11.16 (year to date withholdings are \$33.02). The enrollment code of F1 would match the code in Block 27 of the SF 50. Current withholding for Options A and C is \$1.50 (year to date withholdings are \$4.50).

The cost of FEGLI coverage depends upon your salary and age. When your salary changes or when you have a birthday that puts you in a different premium age bracket your premiums will change. You can determine the amount of your FEGLI coverage and verify the cost by using the FEGLI calculator on the OPM web site at <http://apps.opm.gov/calculator/index.htm>.

RETIREMENT

Current withholdings for retirement are listed under the DEDUCTIONS section of the LES. If you are covered by the Civil Service Retirement System (CSRS) or CSRS Offset withholdings are listed as RETIRE, CSRS. If you are covered by the Federal Employees Retirement System (FERS) deductions are listed as RETIRE, FERS. The code will also be listed. The code corresponds to Block 30 on your SF 50. The most common retirement codes are:

- 1-Civil Service Retirement System (CSRS)
- 2-Social Security (Also known as Federal Insurance Contribution Act (FICA))
- 6- CSRS Special (For law enforcement officers and firefighters)
- C-FICA and CSRS (Partial) (Also known as CSRS Offset)
- E-FICA and CSRS-Special (Partial) (For law enforcement officers and firefighters)
- K-Federal Employees Retirement System (FERS) and FICA
- L-FERS and FICA-Air Traffic Controllers
- M-FERS and FICA-Spec

In the sample LES current withholding for FERS retirement is \$15.91 (year to date withholdings are \$45.11) a retirement code of K.

Cumulative retirement withholdings are shown in Block 19 of the LES. The amount in Block 19 may not show the total for your entire federal career if you have had a break in service or change in payroll office. In the sample LES, the cumulative withholdings for FERS are \$1,055.90.

If you are a FERS or CSRS Offset employee you will also have withholdings for Social Security. These withholdings are listed under the DEDUCTIONS section as OASDI which stands for Old-Age, Survivor's and Disability Insurance. In the sample LES current withholding for OASDI is \$82.19 (year to date withholdings are \$242.84).

If you have made a deposit for active duty military service, the amount will be listed in Block 20 of the LES. In the sample LES, the employee made a deposit of \$859 for military service. All military deposits may not be shown in Block 20. If you have made a deposit for military service, you will receive a receipt from the DFAS when the deposit is complete.

THRIFT SAVINGS PLAN (TSP)

If you have elected to contribute a percentage of your salary to TSP, the percent will be shown in Block 22. If you have elected to contribute a constant dollar amount to TSP, the amount will not be shown in Block 22, but will be listed in the DEDUCTIONS section of the LES. The funds distribution for future TSP contributions will be shown in Block 22. This should match your most recent TSP-1, TSP Election Form. In the sample LES the employee elected to contribute 7% to TSP. The money that is withheld from current salary is invested 20% in the G Fund, 10% in the F Fund and 70% in the C Fund.

Block 22 of the LES also contains information regarding earnings (current and year to date) for TSP calculations. This is not the amount of money that you have in your TSP account. This is the base salary that is used to calculate the amount of TSP deductions when you have elected to contribute a percentage of your salary to TSP. It is also used to calculate your Agency Automatic (1%) contribution if you are a FERS employee. In the sample LES \$1,325.60 was the current earnings for TSP calculation purposes (year to date \$3,916.80).

Withholdings for TSP are listed under the DEDUCTIONS section of the LES. In the sample LES current withholding for TSP is \$92.79 (7% of \$1,325.60). The year to date withholdings for TSP are \$274.17.

REMARKS

The REMARKS section contains special messages of interest to employees. The sample LES lists information about the FEHB and TSP open seasons.

DEPARTMENT OF DEFENSE CIVILIAN LEAVE AND EARNINGS STATEMENT Visit the DFAS Web Site at www.dfas.mil										1. PAY PERIOD ENDING: 01/29/00			
										2. PAY DATE: 02/04/00			
3. NAME			4. PAY PLAN/GRADE/STEP		5. HOURLY/DAILY RATE		6. BASIC OT RATE		7. BASIC PAY + LOCALITY ADJ = ADJUSTED BASIC PAY				
8. SOC. SEC. NO.			9. LOCALITY %		10. FLSA CATEORY		11. SCD LEAVE		12. MAX LEAVE CARRY OVER		13. LEAVE YEAR END		
14. FINANCIAL INSTITUTION – NET PAY			15. FINANCIAL INSTITUTION – ALLOTMENT #1				16. FINANCIAL INSTITUTION – ALLOTMENT #2						
17. TAX MARITAL EXEMPTIONS ADD'L STATUS			18. TAX MARITAL EXEMPTIONS ADD'L STATUS			TAXING AUTHORITY			19. CUMULATIVE RETIREMENT FERS 1055.90		20. MILITARY DEPOSIT 859.00		
21. GROSS PAY TAXABLE WAGES NONTAXABLE WAGES TAX DEFERRED WAGES DEDUCTIONS AEIC NET PAY					CURRENT YEAR TO DATE		22. TSP DATA 7 % G FUND 20 % F FUND 10 % C FUND 70 %					EARNINGS FOR TSP CALC (CURRENT) 1325.60 EARNINGS FOR TSP CALC (YTD) 3916.80	
CURRENT EARNINGS													
TYPE		HOURS/DAYS		AMOUNT		TYPE		HOURS/DAYS		AMOUNT			
TYPE		CODE		CURRENT		YEAR TO DATE		TYPE		CODE			
FEHB		104		30.04		87.90		RETIRE, FERS		K			
MEDICARE				19.22		56.79		OASDI					
FGLI		F1		11.16		33.02		TSP SAVINGS					
FGLI, OPTNL		AC		1.50		4.50							
TYPE		PRIOR YR BALANCE		ACCRUED PAY PD		ACCRUED YTD		USED PAY PD		USED YTD			
										DONATED/ RETURNED			
										CURRENT BALANCE			
										USE-LOSE/ TERM DATE			
ENROLL IN TSP – DEADLINE 31 JANUARY 2000 FEDERAL EMPLOYEES' HEALTH BENEFITS (FEHB) OPEN SEASON FROM THE SECOND MONDAY OF NOVEMBER THROUGH THE SECOND MONDAY OF DECEMBER													